

Fig. 1

The diagram illustrates the Citibank NTDS Product architecture, showing the flow of data from source data to an advanced MIS database. The architecture is divided into two main sections: the Citibank NTDS Product and the Advanced MIS System.

Citibank NTDS Product:

- Source Data (14):** Represented by a cylinder icon.
- Capture (16):** A process box that receives data from Source Data.
- Transport (18):** A process box that receives data from Capture.

Advanced MIS System:

- Reformat (22):** A process box that receives data from Transport.
- Transform/Clean (24):** A process box that receives data from Reformat.
- Load (26):** A process box that receives data from Transform/Clean.
- Advanced MIS Database (12):** Represented by a cylinder icon, receiving data from Load.

Temporary Staging (20): A label indicating the temporary storage area between the Citibank NTDS Product and the Advanced MIS System.

Reference 10: A label pointing to the data flow between the Transport and Reformat processes.

```
graph LR; subgraph Citibank_NTDS_Product [Citibank NTDS Product]; SD[(Source Data 14)] --> C[Capture 16]; C --> T[Transport 18]; end; T -- 10 --> R[Reformat 22]; subgraph Advanced_MIS_System [Advanced MIS System]; R --> TC[Transform/Clean 24]; TC --> L[Load 26]; L --> A[(Advanced MIS Database 12)]; end;
```

Fig. 2

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00E7E2T 0929E260

SAMPLE REPORT TYPES

Overall Summary Session	— 28
Statistics Summary	— 30
Functional Usage Summary	— 32
Payment/Transfer Activity Summary	— 34
Functional Activity Type Reports	— 36

Fig. 3

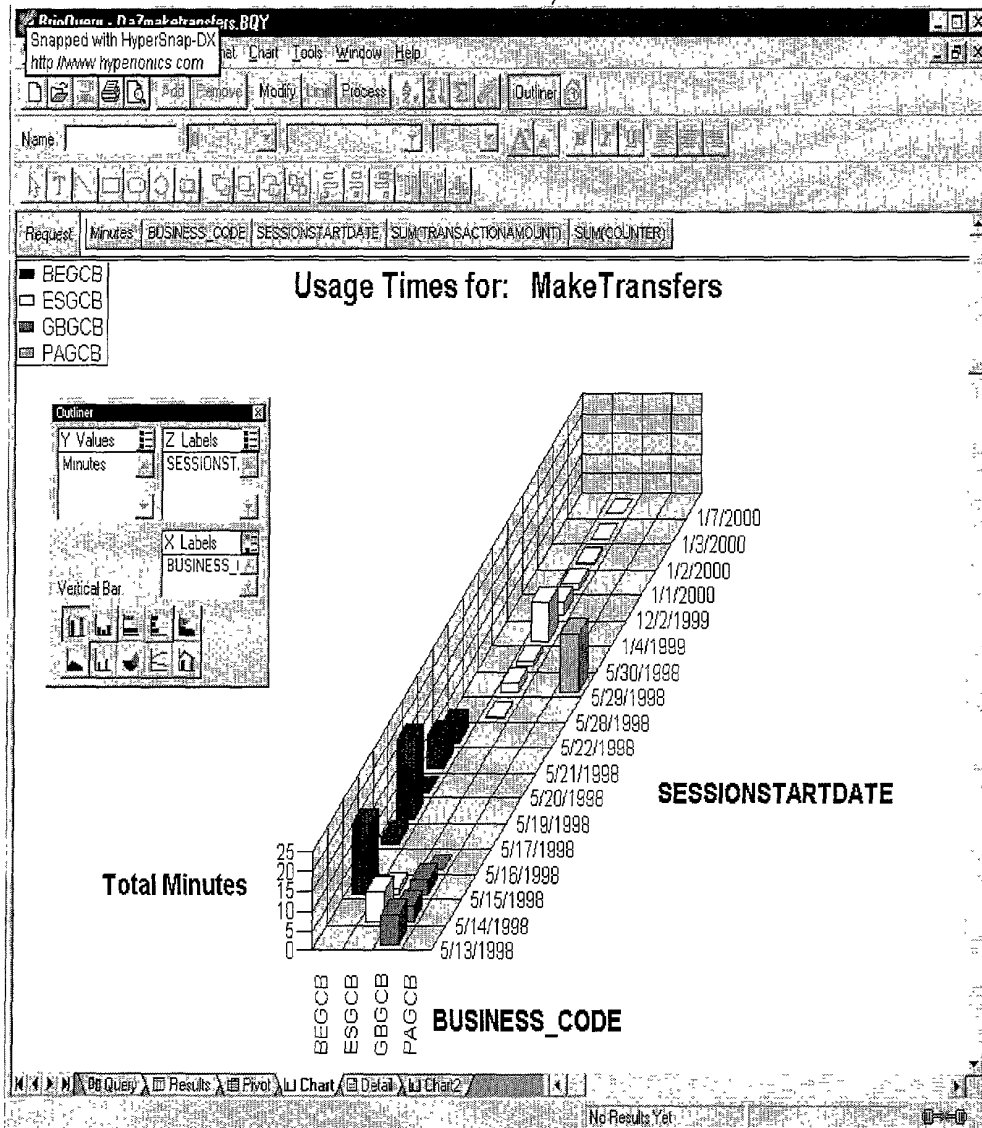


Fig. 4

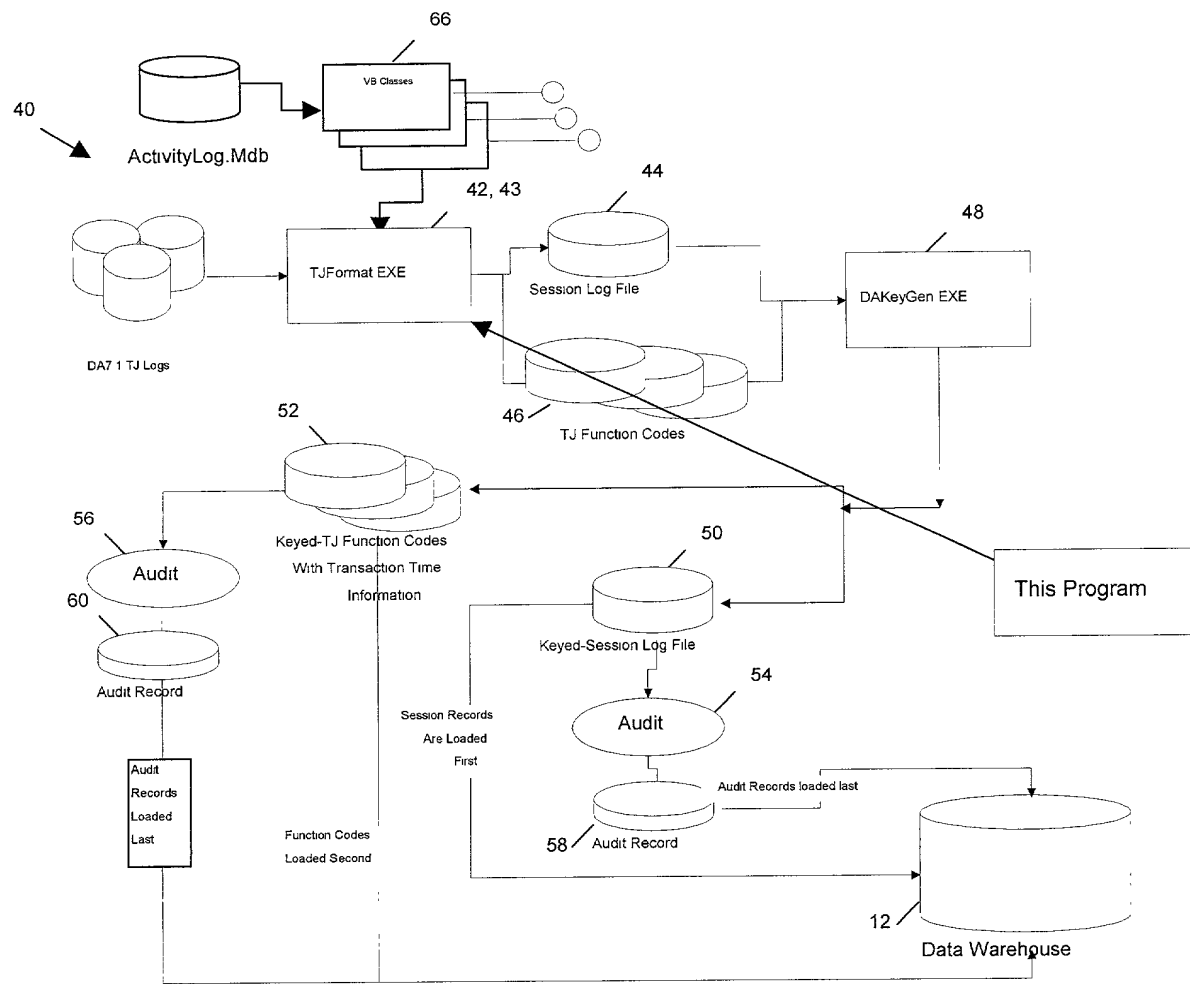


Fig. 5

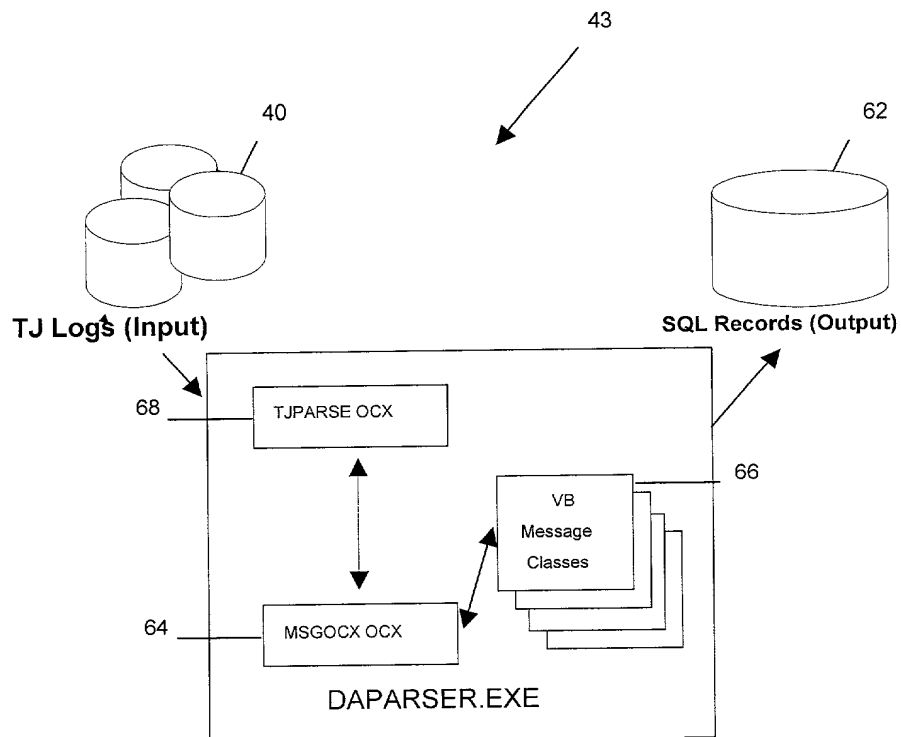
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Fig. 6

The screenshot shows the TJRead application window. At the top, the title bar reads "TJRead". Below the title bar, there are three buttons: "Open Tj File", "Browse", and "Next". The "Open Tj File" button is highlighted. The "File Name:" field contains the path "G:\Src\msgocx\MIST1.log". The "File Offset:" field contains the value "73". The "Message Function Code:" field contains the value "32610". Below these fields is a table with two columns: "Description" and "Value". The table contains the following data:

Description	Value
UHCLogHdr_ActionCode	
UHCLogHdr_CardClass	
UHCLogHdr_CardNumber	
UHCLogHdr_CompleteCode	
UHCLogHdr_DateTime	893952921
UHCLogHdr_LogonResponseCode	
UHCLogHdr_RecordID	
UHCLogHdr_RecordType	95
UHCLogHdr_ServerInstanceNum	02
UHCLogHdr_ServerTTYNumber	
UHCLogHdr_SessionDateTime	00000000000000
UHCLogHdr_SessionID	1031
UHCLogHdr_SesStartDateTime	
UHCLogHdr_TerminalID	3000

At the bottom of the window, there is a "Next" button.

Fig. 7

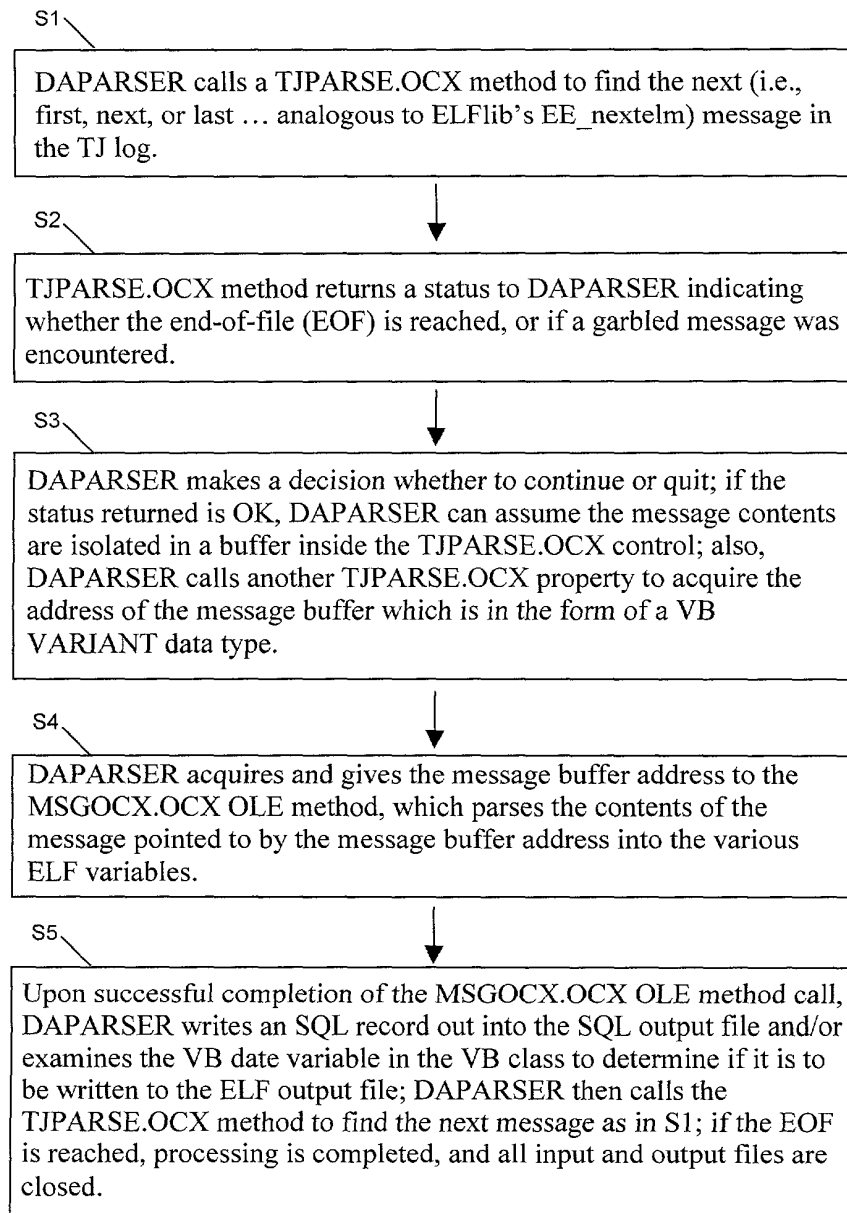


Fig. 8

API EXAMPLES

Initialization	78
Isolating the Next TJ Message	80
Returning the TJ Message Log Buffer Address	82
Open ELF Output File	84
Write ELF Output File	86
Close ELF Output File	88

Fig. 9

Table 1. Demographic characteristics of the study population	
Age (years)	65.0 ± 1.5
Gender (male/female)	10/10
Education (years)	12.0 ± 1.0
Occupation (white/blue)	10/10
Marital status (married/divorced/widowed)	10/10/0
Smoking status (smoker/nonsmoker)	10/10
Alcohol consumption (yes/no)	10/10
Comorbidities (hypertension/diabetes/cholesterol)	10/10/10
Medication (antihypertensive/antidiabetic/anticholesterol)	10/10/10
Physical activity (yes/no)	10/10
Stress level (low/moderate/high)	10/10/10
Sleep quality (good/poor)	10/10
Depression score (0-10)	5.0 ± 1.0
Overall health status (good/fair/poor)	10/10/10

Table 1. Demographic characteristics of the study population	
Age (years)	65.2 (SD 10.5)
Gender	
Male	55.2%
Female	44.8%
Education (years)	12.5 (SD 2.5)
Marital status	
Married	68.5%
Single	31.5%
Income (USD/month)	1,200 (SD 300)
Health status	
Good	75.2%
Fair	24.8%
Poor	0%
Comorbidities	
Hypertension	45.2%
Diabetes	32.5%
Cholesterol	28.1%
Smoking status	
Smoker	15.5%
Non-smoker	84.5%
Alcohol consumption	
Regular	10.2%
Occasional	25.5%
Never	64.3%
Family size	3.5 (SD 1.5)
Living alone	12.5%
Living with family	87.5%
Health insurance	
Yes	92.5%
No	7.5%
Access to healthcare	
Easy	78.2%
Difficult	21.8%
Healthcare utilization	
Regular	65.5%
Irregular	34.5%
Emergency	15.2%
Preventive	40.8%
Diagnostic	25.5%
Therapeutic	18.5%
Healthcare satisfaction	
Satisfied	72.5%
Dissatisfied	27.5%
Healthcare access barriers	
Cost	35.2%
Distance	28.5%
Time	22.5%
Information	13.8%
Transportation	9.8%
Healthcare quality	
Good	68.5%
Fair	25.2%
Poor	6.3%
Healthcare provider satisfaction	
Satisfied	75.5%
Dissatisfied	24.5%
Healthcare system evaluation	
Good	62.5%
Fair	28.5%
Poor	8.5%
Healthcare system improvement	
Yes	85.2%
No	14.8%
Healthcare system change	
Yes	78.5%
No	21.5%
Healthcare system impact	
Positive	65.5%
Negative	34.5%
Healthcare system future	
Optimistic	72.5%
Pessimistic	27.5%
Healthcare system recommendation	
Yes	82.5%
No	17.5%
Healthcare system feedback	
Yes	75.5%
No	24.5%
Healthcare system participation	
Yes	68.5%
No	31.5%
Healthcare system involvement	
Yes	72.5%
No	27.5%
Healthcare system engagement	
Yes	78.5%
No	21.5%
Healthcare system commitment	
Yes	85.2%
No	14.8%
Healthcare system loyalty	
Yes	78.5%
No	21.5%
Healthcare system trust	
Yes	82.5%
No	17.5%
Healthcare system confidence	
Yes	75.5%
No	24.5%
Healthcare system belief	
Yes	72.5%
No	27.5%
Healthcare system opinion	
Yes	68.5%
No	31.5%
Healthcare system attitude	
Yes	75.5%
No	24.5%
Healthcare system behavior	
Yes	72.5%
No	27.5%
Healthcare system action	
Yes	78.5%
No	21.5%
Healthcare system response	
Yes	85.2%
No	14.8%
Healthcare system reaction	
Yes	78.5%
No	21.5%
Healthcare system feeling	
Yes	72.5%
No	27.5%
Healthcare system thought	
Yes	68.5%
No	31.5%
Healthcare system emotion	
Yes	75.5%
No	24.5%
Healthcare system perception	
Yes	72.5%
No	27.5%
Healthcare system cognition	
Yes	78.5%
No	21.5%
Healthcare system affect	
Yes	85.2%
No	14.8%
Healthcare system volition	
Yes	78.5%
No	21.5%
Healthcare system intention	
Yes	72.5%
No	27.5%
Healthcare system motivation	
Yes	68.5%
No	31.5%
Healthcare system determination	
Yes	75.5%
No	24.5%
Healthcare system resolve	
Yes	72.5%
No	27.5%
Healthcare system persistence	
Yes	78.5%
No	21.5%
Healthcare system endurance	
Yes	85.2%
No	14.8%
Healthcare system stamina	
Yes	78.5%
No	21.5%
Healthcare system vigor	
Yes	72.5%
No	27.5%
Healthcare system energy	
Yes	68.5%
No	31.5%
Healthcare system power	
Yes	75.5%
No	24.5%
Healthcare system strength	
Yes	72.5%

[illegible]

EXAMPLES OF HOME BANKING
SYSTEM USER CATEGORIES

Continuously Active User	100
First Time Active User	102
Resumed Active User	104
One Month Inactive User	106
Two Month Inactive User	108
No Longer Active User	110

Fig. 11

EXAMPLES OF FINANCIAL TRANSACTIONS

Trans Code	Function Description
007	Make an Internal Transfer
015	Set Up Recurring Transfer
016	Change Recurring Transfer
017	Cancel Recurring Transfer
019	Make an External Transfer
023	Make a One-Time Payment
045	Cancel Future-dated Transfer
046	Set Up Recurring Payment/Standing Order
256	Change Recurring Payment/Standing Order
048	Cancel Recurring Payment/Standing Order
060	Cancel a Direct Debit
061	Inter-Citi Transfer (local)
062	Inter-Citi Transfer
065	Cancel an External Transfer
220	Send Global Cash
222	Cancel Global Cash
224	Cross-Border External Transfers
226	Change Future-dated Transfer
259	Cancel a One-Time Payment
260	Change an External Transfer
261	Change a One-Time Payment
xxx	Buy/Sell Mutual Funds
xxx	Express Payment

Fig. 12

EXAMPLES OF NON-FINANCIAL TRANSACTIONS

Trans Code	Function Description
001	Account Details
002	Reorder Checks
004	Change Citicard PIN
008	Account Activity
012	Relationship Summary
018	See Recurring Transfer
044	See Future-dated Transfer
047	See Recurring Bill Payment/Standing Order
049	See Past Payment
052	Add a Payee
053	Delete a Payee
054	See Payee Information
059	See Direct Debit
064	See External Transfer
221	See Global Cash
225	Change Payee Information
254	Change Credit Card PIN
256	Change Recurring Payment/Standing Order
258	See a One-Time Payment
262	Change Home Banking PIN
263	Activate a Ready-to-Use Component
264	Download Account Activity
267	Read New Messages
268	Send a Message
269	Read a Saved Message
xxx	Block CitiDirect ID Number
xxx	Change Reference Currency

Fig. 13

EXAMPLES OF APPLICABLE NON-ZERO COMPLETION
STATUS CODES

1	(Customer Profile Failed)
2	(Customer Exits Transaction)
3	(Customer Declined FX Information)
4	(Customer Session Timed Out)
5	(Invalid FEP message)
6	(Non-Recoverable FEP Action Code Error)
7	(Application Error)
8	(Transaction aborted due to operator)
9	(Transaction aborted due to suspected SCAM)
12	(Customer declined to continue when asked to confirm a specific action)
13	(No valid items to display in a selection box (e.g., customer selected See Payees and no payees have been defined))
99	(All other errors)

Fig. 14

SAMPLE STANDARD REPORTS

Session Summary Report	112
Usage Comparison Report	114
Functions Summary Report	116
Customer Activation/Usage Report	118
Session Completion Details Report	120
Error Reports	122
Functions Detail Reports	124

Fig. 15

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114

112

(Week to Week would be replaced by Month to Month for the Monthly report)

	Attempted Session	Valid Sessions	Users	First Time Users	132 Netscape Sessions	134 IE Sessions	136 Successful Financial Transactions	138 Successful non-Financial Transactions	140 Failed Transactions
mm/dd/yyyy-mm/dd/yyyy									
mm/dd/yyyy-mm/dd/yyyy									
% change from previous week									

114

Note: The first line is for the week/month being reported on; the second line is for the preceding week/month.

Fig. 17

(Weekly would be replaced by Monthly for the Monthly report)

		148	150	152	154	156	158	160	162
		Attempts	% of All Attempts	Successful Completions	% of All Successful Completions	Users	% of All Users	% of Sessions with Function	Transaction Time - Avg (minutes)
142	Account Information								
	Account Details								
	Account Activity								
	Relationship Summary								
	Download Account Activity								
164	Subtotal								
144	Payment/External Transfers								
	Make an External Transfer								
	Make a One-Time Payment								
166	Grand Totals								

116

Fig. 18

Function Group	Function Code	MIS target information	Banking /
Activity Logging		Used to describe activity logging functions	
ActivityDownloadLogRecord	32004	Describes User download from Bank	N
ChangePINLogRecord	32021	Pin Information modification	N
GetAccountActivityLogRecord	32003	Authorizer response & product type	N
GetAccountStatusLogRecord	32002	Relationship issuer information	N
LogonLogRecord	32000	Session attempts and server "hits"	N
MessageCenterLogRecord	32023	User notes & feedback	N
OrderChecksEtcLogRecord	32022	Relationship issuer information	N
ProfileResultLogRecord	32024	Authorizer Information	N
RelationshipSummaryLogRecord	32001	Relationship issuer information	N
Transfers		Teller-less transfer activity	
MakeInterCitiTransferLogRecord	32006	Currency & Account transfer statistics	B
MakeTransferLogRecord	32005	Currency & Account transfer statistics	B
Payments		Teller-less Payment activity	
MakePaymentLogRecord	32007	Single & recurring payments	B
Payee Record Types		Customer Payee Change Activity	
AddPayeeLogRecord	32015	Payee Functions	B
DeletePayeeLogRecord	32018	Payee Functions	B
SeePayeeLogRecord	32016	Payee Functions	B
ChangePayeeLogRecord	32017	Payee Functions	B
Recurring Payments		Recurring Payments	
CancelRecurringPmtLogRecord	32014	Single & recurring payments	B
ChangeRecurringPmtLogRecord	32013	Single & recurring payments	B
SeeRecurringPmtLogRecord	32012	Single & recurring payments	B
SetupRecurringPmtLogRecord	32011	Single & recurring payments	B
Future Payments Types		Future Payments	
CancelFuturePmtLogRecord	32010	Add/Delete of payment exchange	B
ChangeFuturePmtLogRecord	32009	Add/Delete of payment exchange	B
SeeFuturePmtLogRecord	32008	Add/Delete of payment exchange	B

Fig. 19

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		12/1998	11/1998	10/1998	09/1998	08/1998	07/1998
168 —	Continuously Active						
170 —	First Time Active						
172 —	Resumed Active						
174 —	1-Month Inactive						
176 —	2-Month Inactive						
178 —	No Longer Active						
180 —	Total Number of Active Users						
182 —	Total Number of Users						

118

Note: Total Number of Active Users is the sum of the first 3 rows of a column; Total Number of Users is the sum of the first 6 rows.

Fig. 20

184

Day	Valid Sessions	Sessions w/Sign-off		Sessions w/Timeout		Sessions w/other end	
		186 Count	188 % of All	190 Count	192 % of All	194 Count	196 % of All
1							
2							
3							
4							
5							
6							
7							
Totals							

120

Fig. 21

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200

Day	Valid Sessions	Sessions w/o error		Sessions w/FEP errors		Sessions w/other errors	
		202 Count	204 % of All	206 Count	208 % of All	210 Count	212 % of All
1							
2							
3							
4							
5							
6							
7							
Totals							

122

Fig. 22

Parameter	Value	Unit
Initial concentration of H_2O_2	0.01	M
Initial concentration of Fe^{2+}	0.001	M
Initial concentration of H^+	0.1	M
Temperature	25	°C
Reaction time	0-10	min
Reaction rate	0.001	M/min
Reaction order	1	-
Reaction mechanism	Free radical chain reaction	-
Reaction products	Fe^{3+} , H_2O , O_2	-
Reaction conditions	Dark, sealed	-
Reaction medium	Aqueous solution	-
Reaction vessel	100 mL beaker	-
Reaction setup	Stirrer, thermometer	-
Reaction analysis	Titrimetric, spectrophotometric	-
Reaction results	Reaction rate increases with Fe^{2+} concentration	-
Reaction conclusion	Fe^{2+} acts as a catalyst in the reaction of H_2O_2 and H^+	-

Action Code	Description	Count	% of All	Users
888888				
222222				
333333				
111				
55				
65555				
777				
Totals				

Fig. 23

	12/1998	11/1998	10/1998
Number of attempts			
Number of good completions			
Number of Users			
FX accepted			
FX declined			
Confirmation declined			
Immediate			
Future - within 1 week			
Future - within 1 month			
Future - within 1 year			
Source Product Type – Checking			
Source Product Type – Savings			
Source Currency – USD			
Source Currency – DEM			
Destination Product Type – Checking			
Destination Product Type – Savings			
Destination Product Type - Credit Card			
Destination Product Type – Loan			
Destination Currency – USD			
Destination Currency – DEM			
Amount Input Type - no choice			
Amount Input Type – credit			
Amount Input Type – debit			
Amount < 100			
Amount is from 100 to 1000			
Amount is greater than 1000			

Fig. 24

09/09/2009 11:30

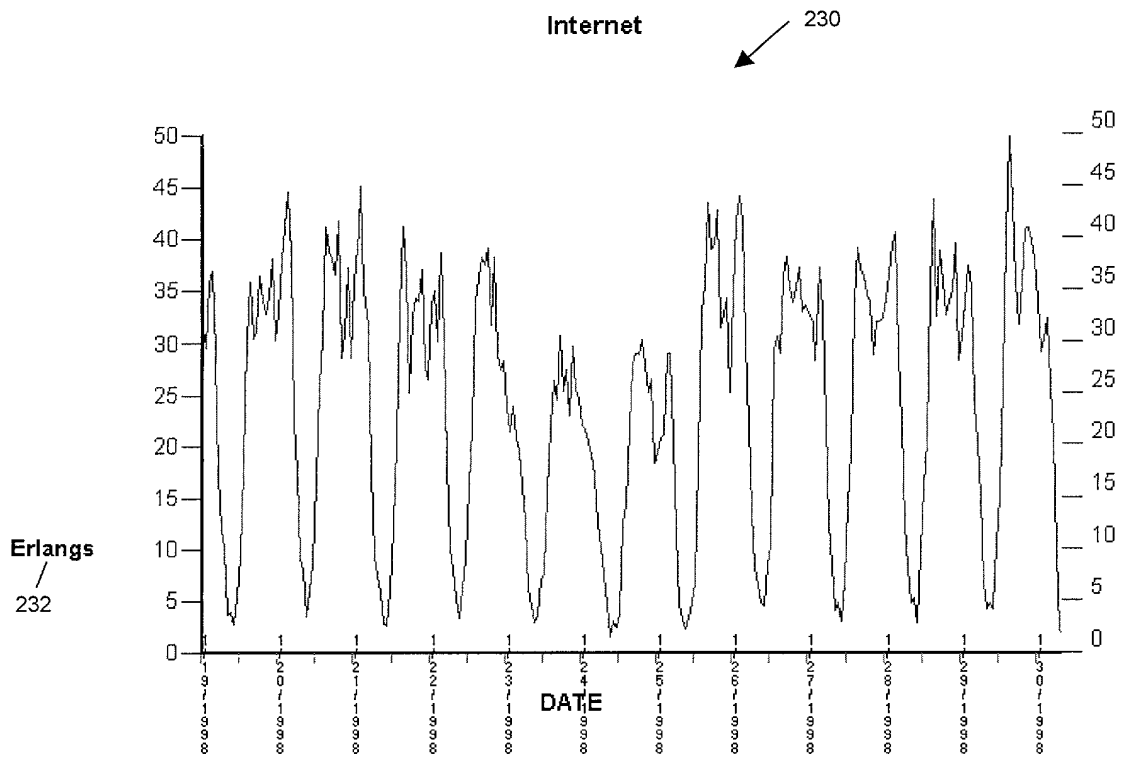


Fig. 25